

**UNITED STATES BANKRUPTCY COURT  
WAW-WESTERN DISTRICT OF WASHINGTON**

In re:

Parma Lee Berg

Debtor(s)

Case No. 12-20574-KAO

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

K. Michael Fitzgerald, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/18/2012.
- 2) The plan was confirmed on 01/10/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/08/2013.
- 5) The case was converted on 12/27/2013.
- 6) Number of months from filing to last payment: 12.
- 7) Number of months case was pending: 15.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,250.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**UST Form 101-13-FR-S (9/1/2009)**

**Receipts:**

|  |             |
|--|-------------|
| Total paid by or on behalf of the debtor | \$15,802.41 |
| Less amount refunded to debtor           | \$0.00      |

**NET RECEIPTS:****\$15,802.41****Expenses of Administration:**

|                                       |            |
|---------------------------------------|------------|
| Attorney's Fees Paid Through the Plan | \$3,500.00 |
| Court Costs                           | \$281.00   |
| Trustee Expenses & Compensation       | \$683.20   |
| Other                                 | \$0.00     |

**TOTAL EXPENSES OF ADMINISTRATION:****\$4,464.20**

|   |        |
|---|--------|
| Attorney fees paid and disclosed by debtor: | \$0.00 |
|---|--------|

**Scheduled Creditors:**

| Creditor Name                  | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|--------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| United States Trustee          | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Accelerated Collections        | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Aclrtd Clctn                   | Unsecured | 2,211.00        | NA             | NA            | 0.00           | 0.00      |
| American InfoSource LP         | Unsecured | 17,917.00       | 0.00           | 13,714.54     | 0.00           | 0.00      |
| American InfoSource LP         | Unsecured | 14,168.00       | 0.00           | 11,534.10     | 0.00           | 0.00      |
| Associated Recovery Systems    | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Barclays Bank Delaware         | Unsecured | 8,497.00        | NA             | NA            | 0.00           | 0.00      |
| Cavalry Portfolio Serv         | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| CAVALRY PORTFOLIO SERVICES LLC | Unsecured | 4,359.00        | 0.00           | 4,387.10      | 0.00           | 0.00      |
| Cheswold (Ophrys) LLC          | Unsecured | 43,900.00       | 0.00           | 43,900.50     | 0.00           | 0.00      |
| Cheswold (Ophrys) LLC          | Unsecured | 8,272.00        | 0.00           | 8,497.76      | 0.00           | 0.00      |
| CN Collections                 | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Evergreen Healthcare           | Unsecured | 3,030.00        | NA             | NA            | 0.00           | 0.00      |
| FIA CARD SERVICES, N.A.        | Unsecured | 3,177.00        | 0.00           | 3,177.23      | 0.00           | 0.00      |
| Hidden Creek HOA               | Secured   | 0.00            | 0.00           | 835.77        | 135.45         | 0.00      |
| Hidden Creek HOA               | Secured   | 5,580.00        | 0.00           | 5,827.49      | 0.00           | 0.00      |
| Hidden Creek HOA               | Secured   | NA              | 0.00           | 1,960.39      | 1,960.39       | 0.00      |
| InSolve Recovery LLC           | Unsecured | 4,965.00        | 0.00           | 6,359.39      | 0.00           | 0.00      |
| Jefferson Capital Systems LLC  | Unsecured | 0.00            | 0.00           | 154.41        | 0.00           | 0.00      |
| K Michael Fitzgerald           | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Lvnv Funding Llc               | Unsecured | 8,287.00        | NA             | NA            | 0.00           | 0.00      |
| Merchant Credit Association    | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| Michael P Healy                | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| NAFS, Inc.                     | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| National Credit Adjusters      | Unsecured | 860.00          | NA             | NA            | 0.00           | 0.00      |
| NCA                            | Unsecured | 1,691.00        | NA             | NA            | 0.00           | 0.00      |
| Overlake Hospital Medical Ctr  | Unsecured | 2,645.00        | NA             | NA            | 0.00           | 0.00      |
| PORTFOLIO RECOVERY ASSOC       | Unsecured | 0.00            | 0.00           | 163.51        | 0.00           | 0.00      |
| PORTFOLIO RECOVERY ASSOC       | Unsecured | 942.00          | 0.00           | 942.95        | 0.00           | 0.00      |
| PREMIER BANKCARD               | Unsecured | 154.00          | 0.00           | 146.95        | 0.00           | 0.00      |
| Quil Ceda Casino               | Unsecured | 850.00          | NA             | NA            | 0.00           | 0.00      |

**Scheduled Creditors:**

| Creditor Name                | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| RENTON COLLECTIONS           | Unsecured | 84.00           | 0.00           | 717.97        | 0.00           | 0.00      |
| Renton Collections, Inc.     | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| ROUTH CRABTREE OLSEN PS      | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| Springleaf Financial         | Secured   | 4,370.00        | 4,432.82       | 4,432.82      | 491.64         | 229.50    |
| United Compucred Collections | Unsecured | NA              | NA             | NA            | 0.00           | 0.00      |
| US BANK                      | Unsecured | 694.00          | 0.00           | 719.52        | 0.00           | 0.00      |
| Wells Fargo Bank             | Unsecured | 11,534.00       | NA             | NA            | 0.00           | 0.00      |
| Wells Fargo Home Mortgage    | Secured   | NA              | 198,347.47     | 8,442.78      | 8,442.78       | 0.00      |
| Wells Fargo Home Mortgage    | Secured   | 12,691.00       | 10,845.38      | 10,845.38     | 0.00           | 0.00      |
| Wells Fargo Home Mortgage    | Secured   | 0.00            | 0.00           | 3,841.56      | 78.45          | 0.00      |
| Wells Fargo Operations Ctr   | Unsecured | 25,000.00       | 25,176.98      | 25,176.98     | 0.00           | 0.00      |
| WEST COAST ADJUSTORS         | Unsecured | 1,115.00        | 0.00           | 1,261.10      | 0.00           | 0.00      |
| Westcoastadj                 | Unsecured | 1,150.00        | NA             | NA            | 0.00           | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | Claim<br><u>Allowed</u> | Principal<br><u>Paid</u> | Interest<br><u>Paid</u> |
|-------------------------------------|-------------------------|--------------------------|-------------------------|
| <b>Secured Payments:</b>            |                         |                          |                         |
| Mortgage Ongoing                    | \$8,442.78              | \$8,442.78               | \$0.00                  |
| Mortgage Arrearage                  | \$15,522.71             | \$213.90                 | \$0.00                  |
| Debt Secured by Vehicle             | \$4,432.82              | \$491.64                 | \$229.50                |
| All Other Secured                   | \$7,787.88              | \$1,960.39               | \$0.00                  |
| <b>TOTAL SECURED:</b>               | <b>\$36,186.19</b>      | <b>\$11,108.71</b>       | <b>\$229.50</b>         |
| <b>Priority Unsecured Payments:</b> |                         |                          |                         |
| Domestic Support Arrearage          | \$0.00                  | \$0.00                   | \$0.00                  |
| Domestic Support Ongoing            | \$0.00                  | \$0.00                   | \$0.00                  |
| All Other Priority                  | \$0.00                  | \$0.00                   | \$0.00                  |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>           | <b>\$0.00</b>            | <b>\$0.00</b>           |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$120,854.01</b>     | <b>\$0.00</b>            | <b>\$0.00</b>           |

**Disbursements:**

|                              |                           |
|------------------------------|---------------------------|
| Expenses of Administration   | <u>\$4,464.20</u>         |
| Disbursements to Creditors   | <u>\$11,338.21</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$15,802.41</u></b> |

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 01/07/2014

By: /s/ K. Michael Fitzgerald

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.